

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: PAMELA E COWARD

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§  
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§

Case No.: 08-01066

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/18/2008.
- 2) This case was confirmed on 03/17/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/07/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/08/2009, 11/05/2009, 07/18/2011.
- 5) The case was converted on 11/22/2011.
- 6) Number of months from filing to the last payment: 43
- 7) Number of months case was pending: 48
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 21,565.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

|  |                     |
|--|---------------------|
| Total paid by or on behalf of the debtor | \$ 19,189.37        |
| Less amount refunded to debtor           | \$ .00              |
| <b>NET RECEIPTS</b>                      | <b>\$ 19,189.37</b> |

**Expenses of Administration:**

|                                       |             |
|---------------------------------------|-------------|
| Attorney's Fees Paid through the Plan | \$ 2,474.00 |
| Court Costs                           | \$ .00      |
| Trustee Expenses and Compensation     | \$ 1,313.16 |
| Other                                 | \$ .00      |

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 3,787.16**

Attorney fees paid and disclosed by debtor **\$ 1,026.00**

**Scheduled Creditors:**

| <u>Creditor Name</u> | <u>Class</u> | <u>Claim Scheduled</u> | <u>Claim Asserted</u> | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Int. Paid</u> |
|----------------------|--------------|------------------------|-----------------------|----------------------|-----------------------|------------------|
| NATIONAL CAPITAL MGM | UNSECURED    | 22,837.96              | 22,810.14             | 22,810.14            | 2,550.74              | .00              |
| NATIONAL CAPITAL MGM | UNSECURED    | NA                     | 9,081.27              | 9,081.27             | 1,015.50              | .00              |
| JERZY STARZYK        | SECURED      | 10,000.00              | .00                   | 10,000.00            | 7,166.81              | .00              |
| JERZY STARZYK        | UNSECURED    | 10,000.00              | NA                    | NA                   | .00                   | .00              |
| OCWEN LOAN SERVICING | SECURED      | 133,246.00             | .00                   | .00                  | .00                   | .00              |
| B-REAL LLC           | UNSECURED    | 901.00                 | 901.94                | 901.94               | 91.40                 | .00              |
| PRA RECEIVABLES MANA | UNSECURED    | 4,473.00               | 3,879.06              | 3,879.06             | 433.78                | .00              |
| CITICORP CREDIT SERV | UNSECURED    | 12,826.00              | NA                    | NA                   | .00                   | .00              |
| PRA RECEIVABLES MANA | UNSECURED    | 330.00                 | 12,110.29             | 12,110.29            | 1,354.22              | .00              |
| WINDY CITY EMERGENCY | UNSECURED    | 327.20                 | NA                    | NA                   | .00                   | .00              |
| AT&T BROADBAND       | UNSECURED    | 561.00                 | NA                    | NA                   | .00                   | .00              |
| ENCORE RECEIVABLE MA | OTHER        | NA                     | NA                    | NA                   | .00                   | .00              |
| FIRST NATIONAL COLLE | OTHER        | NA                     | NA                    | NA                   | .00                   | .00              |
| ECAST SETTLEMENT COR | UNSECURED    | 801.00                 | 935.29                | 935.29               | 94.78                 | .00              |
| GEMB/WALMART         | UNSECURED    | 846.00                 | NA                    | NA                   | .00                   | .00              |
| NATIONAL CITY BANK   | UNSECURED    | NA                     | NA                    | NA                   | .00                   | .00              |
| NATIONWIDE CREDIT &  | OTHER        | NA                     | NA                    | NA                   | .00                   | .00              |
| NCO FIN/99           | UNSECURED    | 902.00                 | NA                    | NA                   | .00                   | .00              |
| NCO FIN/99           | UNSECURED    | 284.00                 | NA                    | NA                   | .00                   | .00              |
| RADIOLOGY IMAGING CO | UNSECURED    | 27.00                  | NA                    | NA                   | .00                   | .00              |
| RICHARD A SNOW       | OTHER        | NA                     | NA                    | NA                   | .00                   | .00              |
| SOUTH CENTAL BANK &  | UNSECURED    | NA                     | NA                    | NA                   | .00                   | .00              |
| SUNRISE CREDIT SERVI | OTHER        | NA                     | NA                    | NA                   | .00                   | .00              |

**Scheduled Creditors:**

| <u>Creditor<br/>Name</u> | <u>Class</u> | <u>Claim<br/>Scheduled</u> | <u>Claim<br/>Asserted</u> | <u>Claim<br/>Allowed</u> | <u>Principal<br/>Paid</u> | <u>Int.<br/>Paid</u> |
|--------------------------|--------------|----------------------------|---------------------------|--------------------------|---------------------------|----------------------|
| ROUNDUP FUNDING LLC      | UNSECURED    | 3,316.00                   | 3,511.99                  | 3,511.99                 | 392.73                    | .00                  |
| VALENCIA RADDLE          | OTHER        | NA                         | NA                        | NA                       | .00                       | .00                  |
| OCWEN LOAN SERVICING     | SECURED      | NA                         | .00                       | .00                      | .00                       | .00                  |
| SAXON MORTGAGE SERVI     | OTHER        | NA                         | NA                        | NA                       | .00                       | .00                  |
| WELLS FARGO BANK NA      | OTHER        | NA                         | NA                        | NA                       | .00                       | .00                  |
| OCWEN LOAN SERVICING     | SECURED      | NA                         | 3,593.88                  | 3,593.88                 | 2,302.25                  | .00                  |
| OCWEN LOAN SERVICING     | SECURED      | .00                        | 131,197.13                | .00                      | .00                       | .00                  |

**Summary of Disbursements to Creditors:**

|                                     | <u>Claim<br/>Allowed</u> | <u>Principal<br/>Paid</u> | <u>Int.<br/>Paid</u> |
|-------------------------------------|--------------------------|---------------------------|----------------------|
| <b>Secured Payments:</b>            |                          |                           |                      |
| Mortgage Ongoing                    | 10,000.00                | 7,166.81                  | .00                  |
| Mortgage Arrearage                  | 3,593.88                 | 2,302.25                  | .00                  |
| Debt Secured by Vehicle             | .00                      | .00                       | .00                  |
| All Other Secured                   | .00                      | .00                       | .00                  |
| <b>TOTAL SECURED:</b>               | 13,593.88                | 9,469.06                  | .00                  |
| <b>Priority Unsecured Payments:</b> |                          |                           |                      |
| Domestic Support Arrearage          | .00                      | .00                       | .00                  |
| Domestic Support Ongoing            | .00                      | .00                       | .00                  |
| All Other Priority                  | .00                      | .00                       | .00                  |
| <b>TOTAL PRIORITY:</b>              | .00                      | .00                       | .00                  |
| <b>GENERAL UNSECURED PAYMENTS:</b>  | 53,229.98                | 5,933.15                  | .00                  |

**Disbursements:**

|                             |              |              |
|-----------------------------|--------------|--------------|
| Expenses of Administration  | \$ 3,787.16  |              |
| Disbursements to Creditors  | \$ 15,402.21 |              |
| <b>TOTAL DISBURSEMENTS:</b> |              | \$ 19,189.37 |

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 01/19/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.